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Date: July 21, 2006

Re: Application Serial No. 09/685,079

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FORMAL RESPONSE

Re: Application Serial No. 09/685,079 Attorney Docket No: 00-039
Titled: "SYSTEMS AND METHODS WHEREIN A SECURITY DEPOSIT FACILITATES A
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PTO/SB/122 (01-08)

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|------------------------|----------------------|
| Application Number | 09/685,079 |
| Filing Date | October 6, 2000 |
| First Named Inventor | Jay S. WALKER |
| Art Unit | 3627 |
| Examiner Name | Steven B. McAllister |
| Attorney Docket Number | 00-039 |

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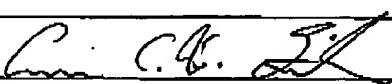
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 Attorney or Agent of record. Registration Number 54.096
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Signature 

Typed or Printed Carson C.K. Fincham

Date July 21, 2006 Telephone (203) 461-7017

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